

CLAIMS

What is claimed is:

1. A system for coordinating transactions, said system comprising:
a server for accepting over a temporarily established communication connection from anyone of a plurality of users information specific to one of many merchants, said information including data specific to a unique POS location of one of said merchants;
means for coordinating said received information from a specific one of said users with information available to said server pertaining to said unique merchant location; and
means for communicating at least a portion of said coordinated information to said one user over said temporarily established connection.
2. The system of claim 1 wherein said information to said one user comprises: cost information pertaining to said information obtained from said specific location.
3. The system of claim 2 further comprising:
means at said server for accepting further information from said one user, said further information comprising acceptance information.
4. The system of claim 3 further comprising:
means at said server for coordinating payment to said one merchant from said one user, said payment based upon said information communicated to said user and said acceptance information from said user.
5. A method for coordinating transactions, said method comprising:
accepting over a temporarily established communication connection from anyone of a plurality of users information specific to one of many merchants, said information including data specific to a unique location of one of said merchants, said specific data pertaining to merchandise obtained from said merchant;
coordinating said received information from a specific one of said users with available information pertaining to said unique merchant location; and
communicating at least a portion of said coordinated information to said one user over said temporarily established connection.

6. The method of claim 5 wherein said information to said one user comprises: cost information pertaining to said information obtained from said specific location.

7. The method of claim 6 further comprising: accepting further information from said one user, said further information comprising acceptance information.

8. The method of claim 7 further comprising: coordinating payment to said one merchant from said one user, said payment based upon said information communicated to said user and said acceptance information from said user.

9. The method of coordinating the purchases from a merchant to a customer, said method comprising:

establishing, under control of said customer at a POS terminal when purchase information is entered by said merchant at said POS terminal, a temporary communication connection to a server independent from said merchant for coordinating preestablished payment options with respect to said purchase information; and

under control of said server and upon receipt of the location 1D of said POS terminal and other information entered by said customer, providing to said merchant sufficient information to satisfy said merchant that said customer has arranged proper payment for said purchase.

10. The method of claim 9 wherein said payment sufficient information includes any payment reductions available under any affinity programs available to said customer.

11. A method for coordinating a transaction, said method comprising:
at a point of sale (POS) associated with said transaction, entering information
pertaining to said transaction, said information being independent of identification of a
recipient of said transaction;
establishing a temporary communication connection from a device uniquely
associated with said recipient to a location remote from said point of sale (POS);
identifying said point of sale (POS) location via said device and an established
communication connection; and
coordinating said identified point of sale (POS) location with said entered
information.

12. The method of claim 11 wherein said coordinating comprises:
verifying the identity of said recipient.

13. The method of claim 12 wherein said identity is at least one of those selected
from the list of: identity of said recipient; verification that said recipient is a member of a
particular group; verification that said recipient is entitled to a particular service; verification
that said recipient is entitled entry to a particular event; verification that said recipient holds a
valid license; or verification of payment information.

14. The method of claim 11 further comprising:
verifying under control of said remote location the acceptance by said recipient of
said coordinated information.

15. The method of claim 14 wherein said verifying includes receipt of specific
data from said recipient over an established communication connection.

16. The method of claim 11 wherein said POS is associated with an enterprise,
said method further comprising:
authorizing, under at least partial control of said remote location, payment by a third
party to said enterprise associated with said POS, the amount of said payment identified by
said entered information.

17. The method of claim 16 further comprising:
identifying any said authorization with other programs pertaining to said recipient and said POS.
18. The method of claim 17 wherein said other programs are selected from the list comprising:
loyalty, discount, coupons, points, licensing, organization membership.
19. The method of claim 17 further comprising:
deducting from said payment amount any amount said recipient is entitled to under said identified other programs.
20. The method of claim 11 further comprising:
communicating said entered information to said remote location over a communication path separate from said temporary established communication path.
21. The method of claim 11 further comprising:
associating any said coordination with any other programs pertaining to said recipient and said POS.
22. A system for facilitating identification of a user, said system comprising:
a point of sale (POS) terminal for entering and/or receiving information, said information separate from any personal information of said user;
a database remote from said point of sale (POS) terminal;
means for establishing a communication connection between said user and said database, said communication connection separate from the communication connection over which said point of sale (POS) information is entered; and
means, including communicating the identity of said point of sale (POS) terminal to said database via said established communication connection, for allowing said database to coordinate said user to information entered at said point of sale (POS).
23. The system of claim 22 wherein said last mentioned means comprises:
means for further coordinating said user with at least one affinity group associated with both said user and said POS terminal.

24. The system of claim 22 wherein said system further comprises:
means for communicating the identity of said user to said POS.

25. The system of claim 22 wherein said system further comprises:
means for communicating the identity of said user to a third party for payment to said
POS in accordance with the information entered at said POS.

26. The system of claim 25 wherein said identity communicating means
comprises:

 said communication establishing means.

27. The system of claim 25 wherein said identity communication means comprises
a communication path separate from said communication connection establishing means.

28. The system of claim 25 wherein said information entered at said POS is
communicated to a location remote from said POS.

29. The system of claim 28 wherein said entered information at said remote
location and said database are in communication with each other.

30. The system of claim 25 further comprising:
means for further coordinating said user with at least one group associated with both
said user and said POS terminal.

31. The system of claim 30 wherein at least one of said groups associated with
both said user and said POS is a loyalty program, said system further comprising:
means for deducting from said payment any amounts discounted to said user based
upon said loyalty program.

32. The system of claim 30 wherein at least one of said groups associated with
both said user and said POS is an affinity program, said system further comprising:
means for communicating said entered information from said POS to said loyalty
program.

33. The system of claim 22 wherein said communication connection establishing
means includes a telephone.

34. The system of claim 22 wherein said telephone is wireless.
35. The system of claim 22 wherein said last mentioned means comprises:
includes the communication of user specific data over said established connection to
said database.
36. The system of claim 25 wherein said user specific data is transmitted via a
telephone.
37. A method for authorizing payment for purchases made by a user, said method
comprising:
entering information pertaining to said purchases at a point of sale (POS) terminal;
communicating over a temporarily established communication connection
information unique to said user, said information including the identity of said point of sale
(POS) terminal; and
comparing said information obtained over said temporarily established connection
with stored information pertaining to said user and with said entered purchase information.
38. The method of claim 37 further comprising:
authorizing payment for said purchases based, at least in part, on said comparing.
39. The method of claim 38 wherein said payment is by at least one third party.
40. The method of claim 38 further comprising:
under control of said comparing, determining any special treatment due to said user
based, at least in part, on said purchase information.
41. The method of claim 40 wherein said authorizing step includes deducting any
amounts from said authorized payment due to any said determined special treatment.

42. A system for controlling transactions involving users, said system comprising:
a terminal for sending to a control center information pertaining to a particular
transaction for a specific user;
a device for establishing a temporary communication connection from said specific
user to said control center; and
a control system at said control center for matching information received from said
user pertaining to the identity of said terminal with the actual information received from said
terminal.

43. The system of claim 42 wherein said control system further comprises:
means for determining any affiliation said user has pertaining to said terminal.

44. The system of claim 43 wherein said control system further comprises:
means for controlling said transaction in accordance with said determined affiliations;
said controlled transaction being at least one of the transactions selected from the list of:
third party payment; loyalty discounts; identity of the user; authorization to enter a facility;
verification of a license; and verification of a group affiliation.

45. The system of claim 44 wherein said device comprises:
a telephone, PDA, computer, pager.

46. The system of claim 42 wherein said device is one selected from the list of
telephone, PDA, computer, pager.

47. A system for coordinating a transaction, said system comprising:
a first device for delivering POS information to said system, said information
pertaining to said transaction; and
a second device for establishing a temporary communication connection from said
second device to said system.

48. The system of claim 47 wherein said information necessary to further process
said transaction comprises:
payment validation.

49. The system of claim 48 wherein said payment validation comprises:
discounts unique to said second device.

50. The system of claim 47 further comprising:
means for coordinating information from said first and second devices with
information from other sources.

51. The system of claim 47 wherein said coordinating means comprises:
means for storing certain of said information from said first device and certain of said
information from said second device in at least one database on a transaction by transaction
basis for subsequent use in other transactions involving said second device.

52. A method of providing gift credit from a benefactor to a recipient, said method
comprising:

providing, under control of said benefactor, a telephone number of said recipient;
providing, under control of said benefactor, an amount to be credit to said recipient;
and
communicating to said recipient via said provided telephone number that said
recipient has a credit in the amount provided by said benefactor.

53. The method of claim 52 further comprising:
allowing said recipient to make purchases using said credit provided by said
benefactor, said allowing comprising:

at a POS when said purchase information is entered allowing said recipient to use said
telephone to establish a communication connection for coordinating said credit with said
purchase information.

54. The method of claim 52 wherein said allowing further comprises:
from said recipients telephone providing the location ID of said POS.

55. A method for enrolling a customer in a wireless transaction payment program; said method comprising:

entering, at a POS terminal, information identifying a wireless device of a customer; further entering at said POS information pertaining to credit/debit/stored value cards/cash/ACH desired to be used by said customer in conjunction with said identified wireless device; and

allowing said customer to make purchases at one or more POS locations under control of a temporary communication connection established at a POS from said identified wireless device, said communication allowing said customer to transmit a location ID of said POS as well as other acceptance information to satisfy a merchant that said merchant will be paid for said purchase.

56. The method of claim 55 further comprising:

allowing said customer to instantly become enrolled in said merchant's programs.